

Consumer Alert: Commissioner Stewart Advises Delawareans To Begin The New Year With A Focus On Insurance

As we begin the New Year, Commissioner Karen Weldin Stewart and the Delaware Department of Insurance would like to share a few helpful tips related to insurance coverage.

Homeowners/Renter's Insurance

This is a great time to update your home inventory and make sure your homeowners or renter's policy is up-to-date. Before placing your decorations back in storage, take some photos or video of your holiday belongings. Do not forget to make note of any antique items and their value so you can talk with your insurance agent to ensure that they are properly covered.

If you are starting a home inventory from scratch, the National Association of Insurance Commissioners (NAIC) has created a free smartphone app, myHOME Scr.APP.book. This app takes some of the headache out of the process and can be found on our website, <http://www.delawareinsurance.gov/>.

Now that you have opened all your holiday gifts, remember to add them to your home inventory, as well. Include as many details as you can and take a photo of each item. Most basic home insurance policies have standard limits for big-ticket items like electronics, art, jewelry or sporting equipment. You may need special coverage, so be sure to call your agent as soon as possible to discuss changes for your policy.

Auto Insurance

Winter can be a challenge for all drivers. Whether you are

trying to escape the weather for someplace warmer or just preparing for the first drive to work in the snow, there are a few insurance items you should review.

To make sure you are winter-ready, check your auto insurance policy. Here is a quick reference on how to read your declarations page.

Make sure your coverage is appropriate for your life situation. Liability is the part of the policy that pays for any injury or damage if you cause an accident. If your liability insurance is too low, it is possible that you could be sued for any damages above your liability limits.

Also take a look at your deductibles for comprehensive and collision coverage. This is the amount you will pay if your car is damaged or totaled without fault of another driver. Raising or lowering this amount can affect your premium.

Before hitting the road, make sure you have a copy of your insurance card and your insurance agent or company's number in the car. It is also a good idea to have a way to record details of an accident if you are in one. The NAIC smartphone app "WreckCheck" walks you through the process of gathering information following an accident. You can then email your notes directly to your agent. This app can be downloaded for free and can be found on our website at <http://www.delawareinsurance.gov/>.

Health Insurance

Many families have recently gone through the open enrollment process for their health insurance at work or the Medicare Open Enrollment process. You may be receiving new insurance cards and paperwork related to health insurance matters in the mail. It is a good idea to get all this information together before winter illness or accidents happen.

Make sure to check your provider lists to verify visits to

your doctor and any specialists are still covered by your policy, as in-network or preferred provider lists change from year to year. Also read through your documents and make note of your copays for in-network and out-of-network providers so you are not surprised later.

When you're planning a vacation away from home, you should check with your insurance carrier to identify urgent care centers and hospitals that accept your insurance coverage near your destination and along the way. Be sure to ask your carrier about applicable co-pays and deductibles if care is needed.

If you have questions about your insurance options or about your insurance coverage, please call the Delaware Department of Insurance at 302-674-7300 or toll-free (in-state) at 282-8611. We are also available online at www.delawareinsurance.gov and on Facebook at www.facebook.com/Delawareinsurance